

**Deferred Compensation Program  
Brown Bag Classes  
10/08 to 12/08**

Course Name	Date	Start	End	Location	Instructor	Attendance
Catch-Up Provisions-Age 50/3 year Special	10/15/2008	12:00 PM	1:00 PM	City Hall-W-262	Bozin	
Catch-Up Provisions-Age 50/3 year Special	11/3/2008	12:00 PM	1:00 PM	Water Pollution Plant, 700 Los Esteros, Admin. Bldg., Conf Rm A	Moy	
Catch-Up Provisions-Age 50/3 year Special	11/5/2008	12:00 PM	1:00 PM	Airport - 1732 No. 1st St. Neil Armstrong Conf. Rm. 6th, Floor	Ng	
Catch-Up Provisions-Age 50/3 year Special	11/20/2008	12:00 PM	1:00 PM	City Hall-W-120	Bozin	
Distribution Options - When and How	11/10/2008	12:00 PM	1:00 PM	City Hall-W-119	Bozin	
Distribution Options - When and How	11/12/2008	12:00 PM	1:00 PM	Central Service Yard 1660 Senter Rd. Building A, Ready Room, 1st Floor	Moy	
Distribution Options - When and How	12/10/2008	12:00 PM	1:00 PM	Airport - 1732 No. 1st St. Neil Armstrong Conf. Rm. 6th, Floor	Ng	
Investing 101	11/25/2008	12:00 PM	1:00 PM	City Hall-W-119	Bozin	
Investing 101	11/18/2008	12:00 PM	1:00 PM	Airport - 1732 No. 1st St. Neil Armstrong Conf. Rm. 6th, Floor	Ng	
Investing 101	12/4/2008	12:00 PM	1:00 PM	Central Service Yard 1660 Senter Rd. Building A, Ready Room, 1st Floor	Moy	
SJDCP Investment Options	12/9/2008	12:00 PM	1:00 PM	City Hall-W-119	Bozin	
SJDCP Investment Options	12/16/2008	12:00 PM	1:00 PM	Water Pollution Plant, 700 Los Esteros, Admin. Bldg., Conf Rm A	Moy	
SJDCP Investment Options	12/17/2008	12:00 PM	1:00 PM	Mabury Yard, 1404 Mabury Rd., 2nd floor South Conference room	Ng	

**CLASS DESCRIPTION**

**TOPIC: 457 Deferred Compensation - What It Is and How It Works**

How the City of San Jose Deferred Compensation Plan works. The basic concepts, rules, and regulations of 457 Governmental DC plans. The benefits of pre-tax contributions and tax-deferred growth.

**TOPIC: Deferred Compensation-Catch-Up Provisions-Age 50/3 Year Special**

Age 50" - This provision allows participants to make additional contributions as they approach retirement.

"Special 3 Year Catch-Up" - When your eligible; How eligibility is calculated; How the rules have changed; When you **CANNOT** use. Eligibility to deposit unused vacation and sick leave.

**TOPIC: SJDCP Website-Account Access, Tools, and Calculators**

Account Access - how to set up and access your account. Review of menu options such as; current cash values, daily unit values and interest rates.

An introduction to the Tools and Calculators available to plan participants, including; Income Wizard, Account Gateway, Determine Your Needs, Model Investment Portfolio, etc...

**TOPIC: Getting Ready for Retirement-Issues to Consider 5 years prior to retirement**

Planning and understanding your options does yield a happier and more relaxing retirement. Course covers topics and issues that should be considered 5 years prior to your retirement.

**TOPIC: Deferred Compensation Distribution Options-When and How**

Discussion of when and how the money in your 457 Deferred Compensation Plan is available for distribution. Review of new distribution rules.

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**TOPIC: *SJDCP Investment Options-Charting your own course***

Gain a thorough understanding of all investment vehicles to effectively manage your portfolio. Topics include: Understanding Stock Market, Types of Mutual funds, Understanding risk vs. reward, Market Capitalization, Asset Allocation Funds, Diversification, and personal investing principles.

**TOPIC: *Morningstar Advice Online***

Learn how to use the Plan's investment advisory service. Morningstar uses a goal-based approach to recommend the right investment mix for your situation.

**TOPIC: *Investing 101***

What might be preventing you from making investment decisions? We'll reveal eight common ways investors get derailed, and then explain how to get back on track.

**TOPIC: *Asset Allocation***

It's been said that asset allocation may have the most to do with portfolio performance. Not sure if you've got it? Let us show you how to skillfully maneuver through investment decision making.